



UnitedHealthOne Deductible Credit Benefit

Eligibility for a deductible credit is determined in January of each year. To qualify for a deductible credit in any given calendar year you must:

- Be a qualified covered person (or family for HSA family plans) **for at least 6 consecutive months** the previous year.
- Not meet the previous per person (or family for HSA family plans) calendar-year's deductible.

A credit will be applied towards the current calendar-year deductible, as outlines below:

Each qualified covered person (or family for HSA family plans) with at least 6 months of coverage and not meeting the plan's chosen network deductible for:	Receives this credit for the next calendar year:
1 year	20% of chosen network deductible
2 consecutive years	40% of chosen network deductible
3 consecutive years	50% of chosen network deductible

PLEASE NOTE: With a Health Savings Account plan (HSA 100 and HSA 70), the deductible credit will never reduce the deductible below the minimum required by law to maintain tax-qualified status of the insurance plan. The minimum for 2013 is \$1,250 for singles and \$2,500 for families.

The above information is subject to change due to changes in the law. The timing of these changes may vary based on the implementation of the laws requiring the change.